



February 08, 2024

**BSE Limited**  
**Phiroze Jeejeebhoy Towers,**  
**Dalal Street,**  
**Mumbai - 400 001**  
**Scrip Code- 534597**

**National Stock Exchange of India Limited**  
**Exchange Plaza, Bandra Kurla Complex**  
**Bandra (East),**  
**Mumbai-400 051**  
**RTNINDIA**

**Sub: Investors Presentation**

Dear Sirs/Madam,

Please find attached herewith a copy of the Investors Presentation.

Please take the same on your records.

Thanking you,

Yours faithfully,  
**For RattanIndia Enterprises Limited**

**Rajesh Arora**  
**Company Secretary**

Encl: as above

**RattanIndia Enterprises Limited**

CIN: L74110DL2010PLC210263

Registered Office: 5th Floor, Tower-B, Worldmark 1, Aerocity, New Delhi -110037  
Website: [www.rattanindia.com](http://www.rattanindia.com), E-mail: [rel@rattanindia.com](mailto:rel@rattanindia.com), Phone: 011 46611666



**RattanIndia**  
ENTERPRISES

# Investor Presentation

February 8, 2024

## Disclaimer

*This document contains certain forward-looking statements based on current expectations of RattanIndia Enterprises (REL) management. Actual results may vary significantly from the forward-looking statements in this document due to various risks and uncertainties.*

*These risks and uncertainties include the effect of economic and political conditions in India, and outside India, volatility in interest rates and in securities markets, new regulations and government policies that might impact the business of RattanIndia Enterprises, the general state of the Indian economy and the management's ability to implement the company's strategy. RattanIndia Enterprises doesn't undertake any obligation to update these forward-looking statements.*

*This document does not constitute an offer or recommendation to buy or sell any securities of RattanIndia Enterprises or any of its subsidiaries or associate companies. This document also doesn't constitute an offer or recommendation to buy or sell any financial products offered by RattanIndia Enterprises.*

# Key Quarterly Highlights

- ❖ 9M FY24 Revenue is Rs. 4,971 Cr vs. 9M FY23 of Rs. 3,029 Cr (**Increase of 64%**), PAT for 9MFY24 is Rs. 506 Cr
- ❖ Q3 FY24 Revenue is Rs. 1,881 Cr vs. Q3 FY23 of Rs. 1,157 Cr (**Increase of 63%**), PAT for Q3FY24 is Rs. 187 Cr

## cocoblu

- ❖ Achieved Q3 FY24 Revenue Rs. 1,627 Cr vs Q3 FY23 Revenue of Rs. 1,154 Cr
- ❖ 9M Q3 FY24 Revenue Rs. 4,233 Cr vs YTD Q3 FY23 Revenue of Rs. 3,023 Cr
- ❖ 9M Q3 FY24 Revenue increased by 40% from YTD Q3 FY23
- ❖ 3.11 Cr order served in Q3FY24 ( ~4 orders every second)
- ❖ 1000+ active vendors in Q3 FY24 (Q3 FY23 691+ vendors)
- ❖ Over 8 Cr orders served in 20,000+ PIN codes YTD Q3 FY24
- ❖ Achieved an avg 5-star rating on Amazon Platform (56k+ reviews)
- ❖ 40 lakhs+ unique items offered

## neobrand

- ❖ House of brands (D2C) scaled up further launching winter wear in Q3 FY 24 under their casuals brand “Fyltr “
- ❖ Fyltr (smart casual wear), brand store @ [www.amazon.in/fyltr](http://www.amazon.in/fyltr)
- ❖ Pump’d (athleisure), brand store @ [www.amazon.in/pumpd](http://www.amazon.in/pumpd)
- ❖ Inkd (denim), brand store @ [www.amazon.in/inkd](http://www.amazon.in/inkd)
- ❖ Revolt (merchandise), brand store @ [www.amazon.in/revolt](http://www.amazon.in/revolt)

## **REVOLT**

- ❖ India’s no.1 electric motorcycle for 6 years
- ❖ Revolt launched a new variant RV400 BRZ– making it more affordable
- ❖ RV400 BRZ has been launched in 5 premium colors – Lunar Green & Pacific Blue have premium matte finish
- ❖ The dealer stores rose from 92 to 108, with 84 more underway, totalling 192 stores and forming a vast pan-India network across 94 cities
- ❖ Launched 2 new colors for RV400 – Lightning Yellow & Eclipse Red

## **NEOSKY**

- ❖ Nimble-I variant launched – upgraded with Night surveillance capabilities
- ❖ Neosky training Self Help Group women as part of the ‘Namo Drone Didi’ Scheme, launched by our honourable PM Narendra Modi in Nov’23
- ❖ Enhancing AI, ML capabilities scheme to deliver customer centric solutions
- ❖ Scaling up of our DOPO model post the DGCA – type certification

## **wefin**

- ❖ Lender Partners 37+ comprising of Top Banks and NBFC’s offering personal and two-wheeler loans
- ❖ Disbursed 32,170+ loans till date with a value of Rs 500+ Cr
- ❖ We continue to partner with multiple insurance companies in India

# RattanIndia Enterprises – Featured in the Fortune Magazine in the 500 largest companies in India, securing the #388 spot (Dec 23)



Clockwise from top left: Vijay Shekhar Sharma, founder & CEO, Paytm; Deepinder Goyal, CEO, Zomato; Hari Menon, co-founder, BigBasket; Anjali Rattan Nashier, business chairperson, RattanIndia Enterprises; and Falguni Nayar, founder & CEO, Nykaa



Business chairperson Anjali Rattan Nashier attributes technology as the key differentiator between traditional companies and new-age ones. “Imagine you are sitting on data wherein you know how the driver is using the bike, what speed he is driving at. Is he servicing the bike or not? We can even predict what sort of insurance he would require,” says Nashier. For instance, Big Data and advanced Machine Learning algorithms keep Cocoblu on top of the complexity that comes with stocking two million SKUs. Fintech arm WeFin has tied up with nearly 35 banks and NBFCs to offer financing plans and hassle-free personal loans, two-wheeler loans and credit cards.

“We have the first-mover advantage. Environmental awareness is growing. People have started realising why sustainability is so important. Also, when they see they are able to save money, they tend to stick,” says Nashier.

# Digital ecosystems will be key drivers in India's aspirations to be \$5 trillion economy

## Enablers of India's digital economy



1.4  
billion

People onboarded on  
Aadhaar stack

*Aadhaar has evolved into a world-class digital service delivery platform*



86%

Estimated Smartphone  
Penetration

*Majority of the population will have a smartphone by 2028*



2.2  
billion

Bank Accounts

*Led by largest financial inclusion scheme in the world*



1  
billion

Aspiring Indians

*Large population in income range of Rs. 2.5 – 14 lac per annum*



\$354  
billion

Estimated fintech  
market opportunity

*Fintech industry is expected to grow at 42% CAGR from 2022 -28*

REL will capitalize on businesses with cutting edge technologies which have the potential to transform the lives of billion plus Indians

### Note:

1. <https://www.ibef.org/industry/banking-presentation>
2. <https://www.ibef.org/news/india-likely-to-have-900-million-active-internet-users-by-2025-report>
3. [Care Industry Report](#)

# Our business interests



*Invested in the future*

**E-commerce**  
100% subsidiary

**Electric Vehicles**  
100% shareholding

**Drones**  
100% subsidiary

**Fintech**  
100% subsidiary

**cocoblu**

**REVOLT**

**NEOSKY**

**wefin**

**neobrand**s

**TAS**<sup>1</sup>  
Future Mobility Redefined

**Matternet**<sup>2</sup>

**RattanIndia**  
POWER

**Residual equity holding - RattanIndia Power**  
*19.81% shareholding*



**Note:**

1. NeoSky holds 60% stake in TAS
2. Strategic investment approved by Shareholders

## Our governance

---

**50% of Board  
is independent**

**Statutorily  
audited by  
Walker  
Chandiok & Co  
LLP (GT)**

**Governance  
committees  
headed by  
Independent  
Directors**

Audit, Nomination and Remuneration,  
Corporate Social Responsibility (CSR)  
Stakeholders' Relationship

**Robust  
regulatory  
compliance**

**Guided by  
qualified and  
competent  
Advisory Board**

## Our philosophy on business

---

- New Age businesses
- ESG compliant
- Direct to consumer engagement
- Staying away from debt-heavy businesses
- Low capex
- Clean tech focus
- Rapid scalability
- Aiming to be amongst the leaders

REL is a family of strategic growth platforms

# Advisory Board of eminent professionals



**Mr. Arun  
Duggal**

Chairman of ICRA  
(A Subsidiary of Moody's  
USA) and ex-Chief  
Executive Officer of Bank  
of America – India



**Mr. Yashish  
Dahiya**

Co-founder and Group  
CEO of Policybazaar



**Mr. Ranu  
Vohra**

Co-founder and  
Executive Vice  
Chairman, Aventus  
Capital



**Mr. Jan  
Preiss**

Co-founder and CEO of  
Oxford Latinitas, UK



**Mrs. Anjali Rattan  
Nashier**

Co-founder & Business  
Chairperson, RattanIndia  
Enterprises



**Mr. Rajiv  
Rattan**

Co-founder & Chairman,  
RattanIndia Group

## Advisory board entrusted with:

- Building investment strategy
- Reviewing investment proposals
- Monitoring performance of investee companies and subsidiaries
- Assisting the management with external relationships

# A highly experienced management team



**Mr. Vijay Nehra**

**Chief Operating Officer**

- A seasoned professional with 26 years of experience in various sectors such as FMCG, Real Estate, Financial Services and Real estate Investing
- In his last stint, served as the CEO of Indiabulls Asset Reconstruction Company



**Mr. Ashok Kumar Sharma**

**Chief Financial Officer**

- Rich experience of more than 30 years in Finance, Operations & Compliance in diverse verticals like Financials, Tax, Due-Diligences, FDI, SEBI, RBI Compliances, and many more.
- Has been associated with the group for more than 23 years



**Mr. Rajesh Arora**

**Company Secretary**

- A qualified Company Secretary as well as Law Graduate from University of Delhi, Mr. Arora brings over 28 years of Secretarial and Legal experience across different industries
- Previously associated with large conglomerates such as Britannia Industries, M&M Ltd etc



**Mr. Davinder Dogra**

**Deputy Chief Financial Officer**

- Over 24 years of experience in sectors like FMCG, Telecom & Retail Sector with expertise in partnering with business to achieve corporate goals
- Previously worked in renowned organisations like DLF, Future Group, Airtel, PepsiCo and Pernod Ricard



# RattanIndia ENTERPRISES

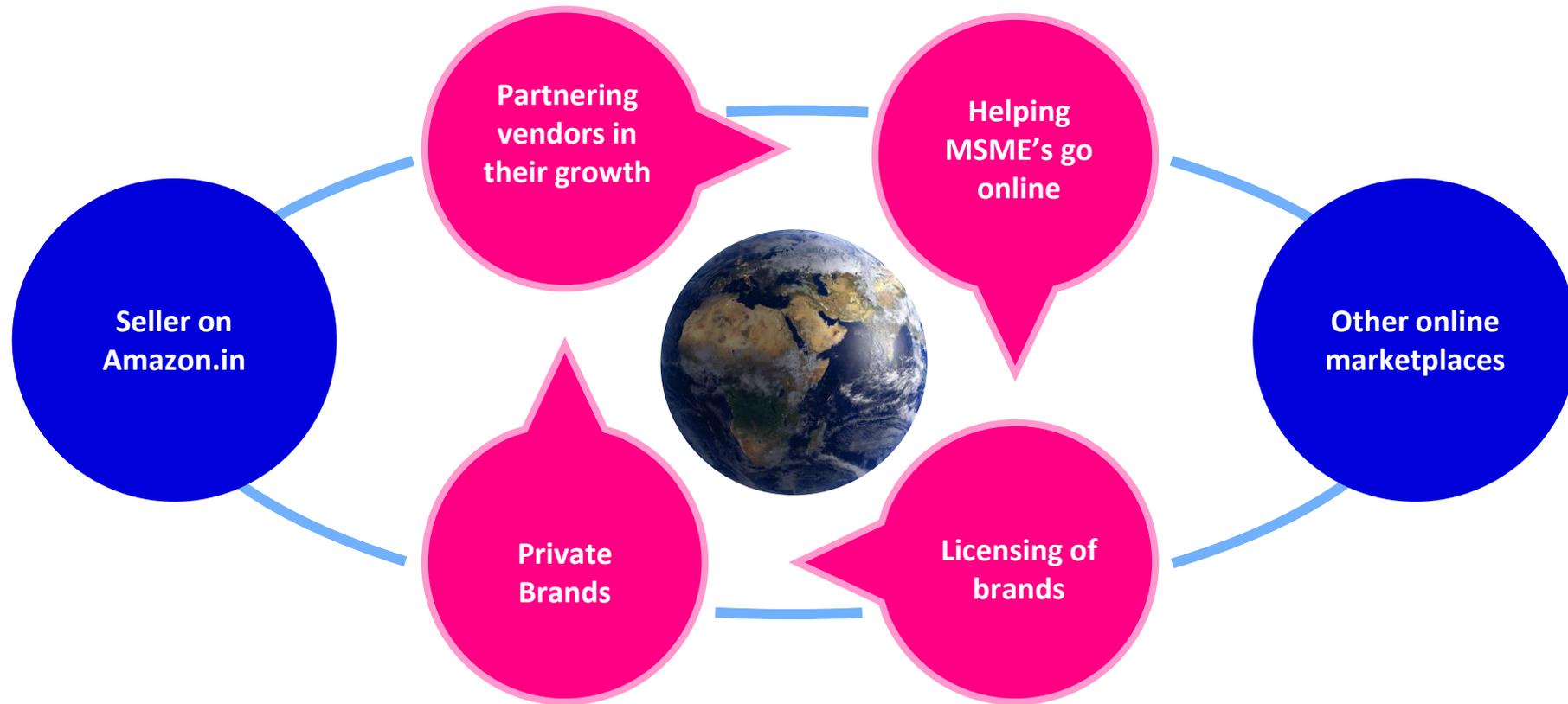
## Businesses of the future

Smarter take on opportunities



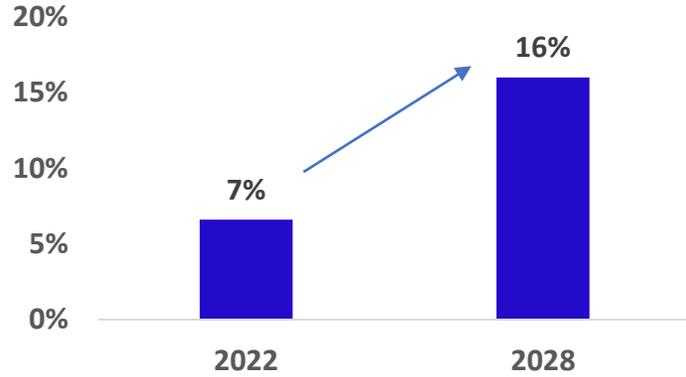
# E-commerce



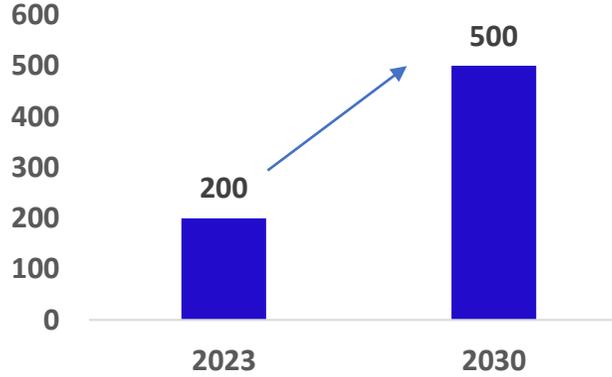


Capitalizing on full potential of e-commerce universe through multi-faceted foray  
Drivers of growth: a) Robust IT infrastructure, b) Strong physical setup, c) 1000+ brands

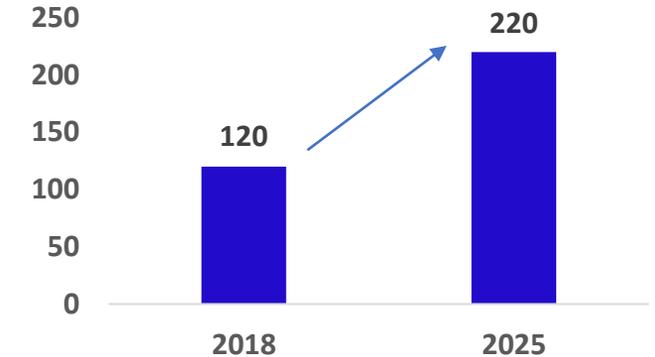
# Opportunity of a lifetime



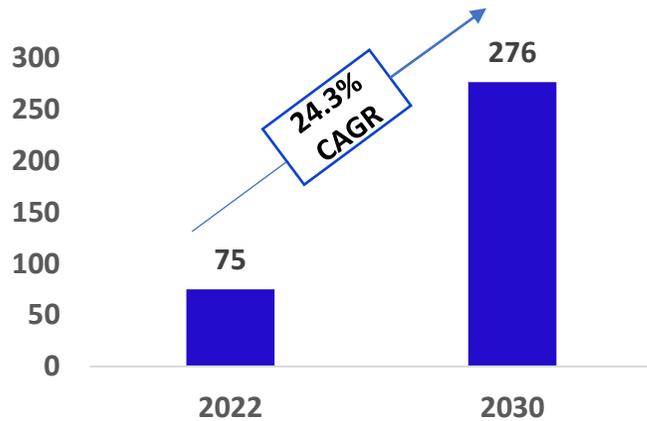
**E-Commerce Market Penetration**



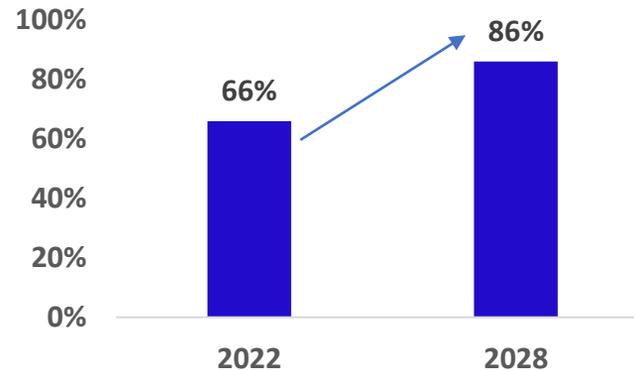
**E-Commerce User Base (In millions)**



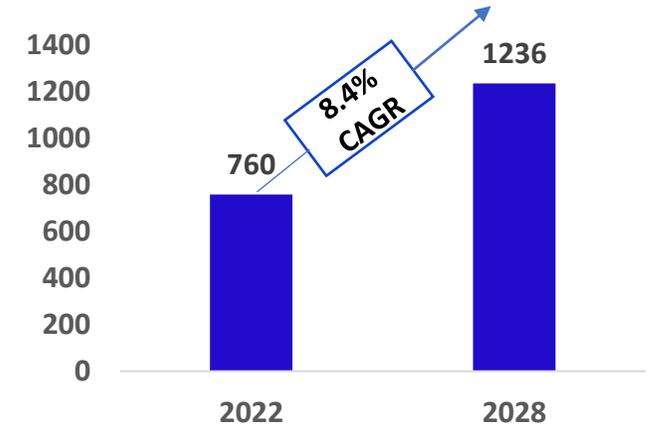
**Online Shoppers (In millions)**



**E-Commerce Market Size (In \$Billions)**



**Smartphone Penetration**



**Indian Retail Market Size (In \$Billions)**

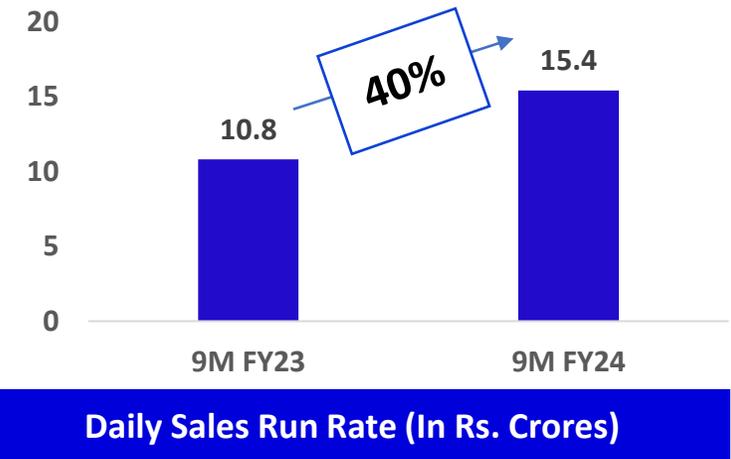
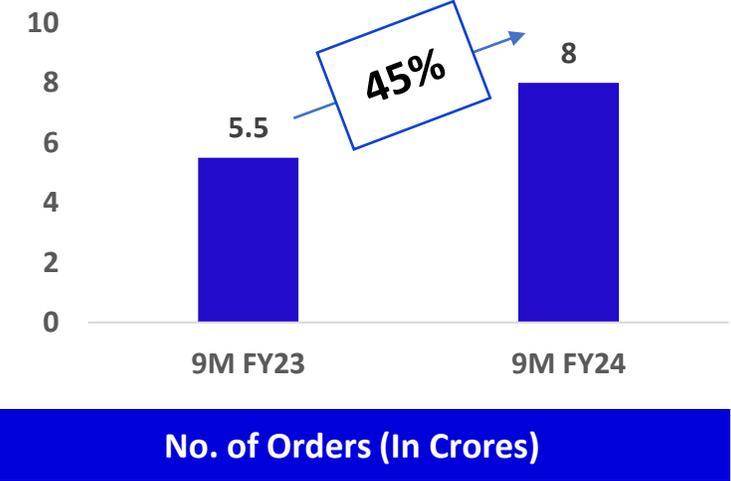
You've got  
the recipe,  
**Cocoblu has  
the ingredients.**



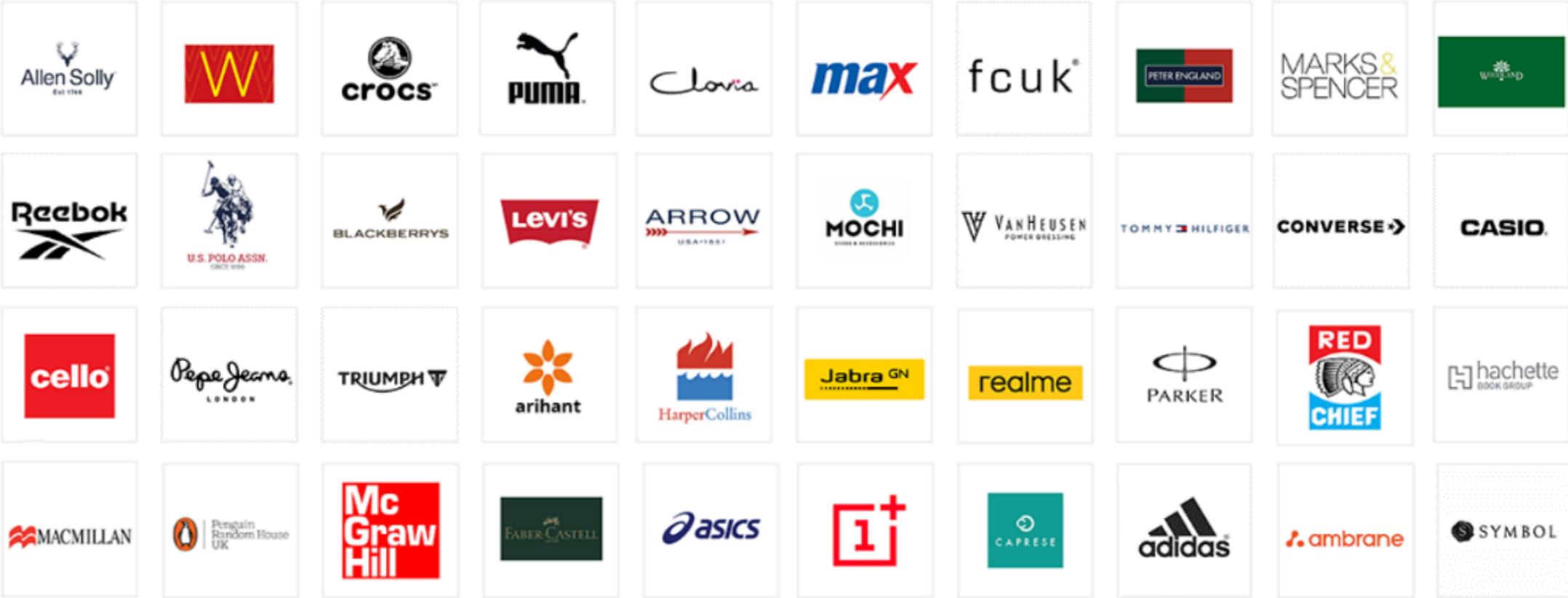
# Key Operational Metrics – Experiencing Strong Growth



- ❖ Achieved Q3 FY24 Revenue Rs. 1,627 Cr vs Q3 FY23 Revenue of Rs. 1,154 Cr **(Increase of 41%)**
- ❖ 9M Q3 FY24 Revenue Rs. 4,233 Cr vs 9M Q3 FY23 Revenue of Rs. 3,023 Cr **(Increase of 40%)**
- ❖ Achieved average daily sales run rate of Rs 17.7 Cr in Q3 FY24 vs. Rs 12.1 Cr in Q3 FY23 **(Increase of 46%)**
- ❖ 3.11 Cr+ orders served for Q3 FY24 and 8 Cr+ orders served YTD Q3 FY24 **(Avg Order frequency of ~4 orders every second in Q3 FY24)**
- ❖ Have tied up with ~144 Amazon fulfilment centres that enables it to deliver across 99% of the PIN codes in the country
- ❖ Already served 20,000+ PIN Codes across India
- ❖ 1000+ active vendors in Q3 FY24 (Q3 FY23 600+ Vendors)
- ❖ Achieved an avg. 5-star review ratings on Amazon Platform (56k reviews)
- ❖ Robust processes built on best-of-breed tech tools help in managing the details of retail
- ❖ Big data and advanced ML algos keep Cocoblu on top of the complexity that comes with dealing with an assortment of 40 lakh+ unique items



Revenues	Q3 FY24	Q3 FY23	Growth %	9M FY24	9M FY23	Growth %
in Rs. crore	1,627	1,154	41%	4,233	3,023	40%



and many more.....



## Mr. Mouli Venkataraman, CEO

- Alumnus of prestigious IIT Madras and IIM Lucknow
- Previously Category Leader at a leading retail house
- Vast experience in retail companies like Cloudtail India, Arvind Lifestyle Brands, Nokia and Asian Paints

Housed in 32,712 sq. ft. office space in Bangalore

# 245+

Team members  
With 950+ years of experience in retail  
With deep expertise in scaling up brands in e-commerce



*Top B-Schools/  
Firms*

*Deeply  
proficient in  
technology*

*Rich  
execution  
capabilities*



## Mr. Soumik Bhusan, CFO

- Alumnus of prestigious IIM Bangalore and qualified Chartered Accountant from India as well as from England & Wales
- 18 years of experience having worked at organizations like Amazon, Bloomingdales (Al Tayer), Macmillan, Titan, Reliance, Goldman Sachs, and CMIE.
- Held various leadership and academic positions

Strong team, IT and other infrastructure in place to support growth

# neobrand

New Brands, New Beginnings





Active Wear



Casual Clothing



Denim Wear



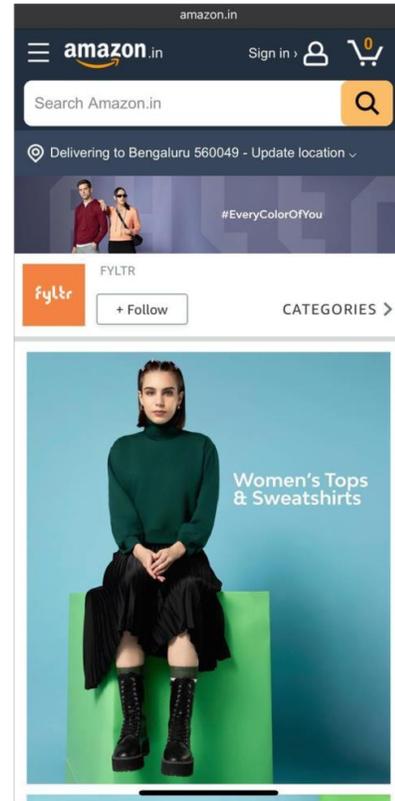
Biking Lifestyle  
Inspired Official  
Merchandise



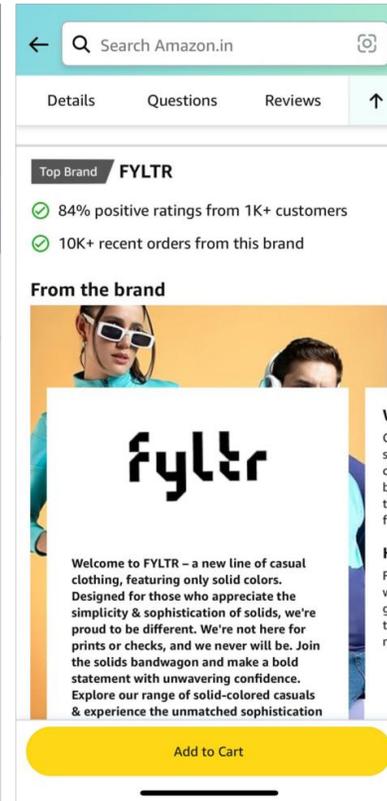
# Brand Marketing– A rich customer experience



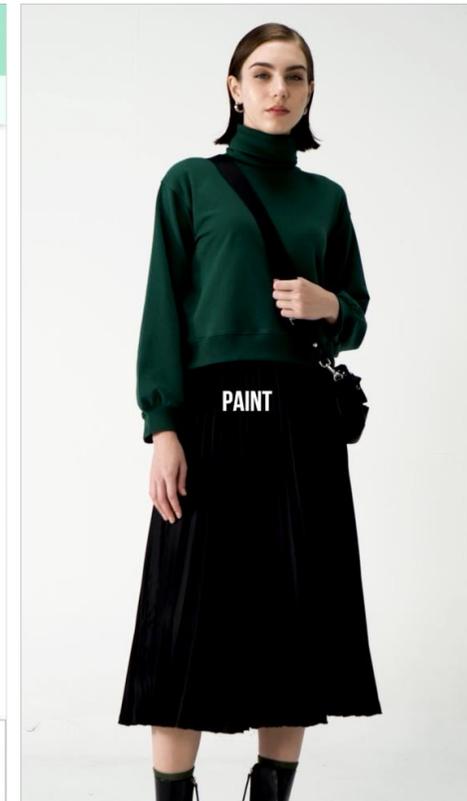
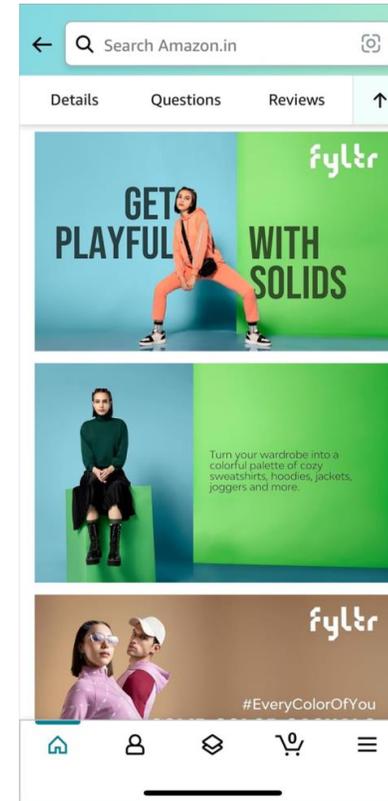
Catalog Listings



Brand Store



Enhanced Brand/Product content



Video

- ❖ Achieved the status of an “Amazon Top Brand” within a short span of time
- ❖ Lifestyle denim- wear brand with ~90 style colors
- ❖ For Men and Women
- ❖ Range of denim bottoms with a wide range of fits, denim jackets & shirts
- ❖ Priced between INR 599 to 999
- ❖ Available exclusively on amazon at [amazon.in/inkd](https://amazon.in/inkd)



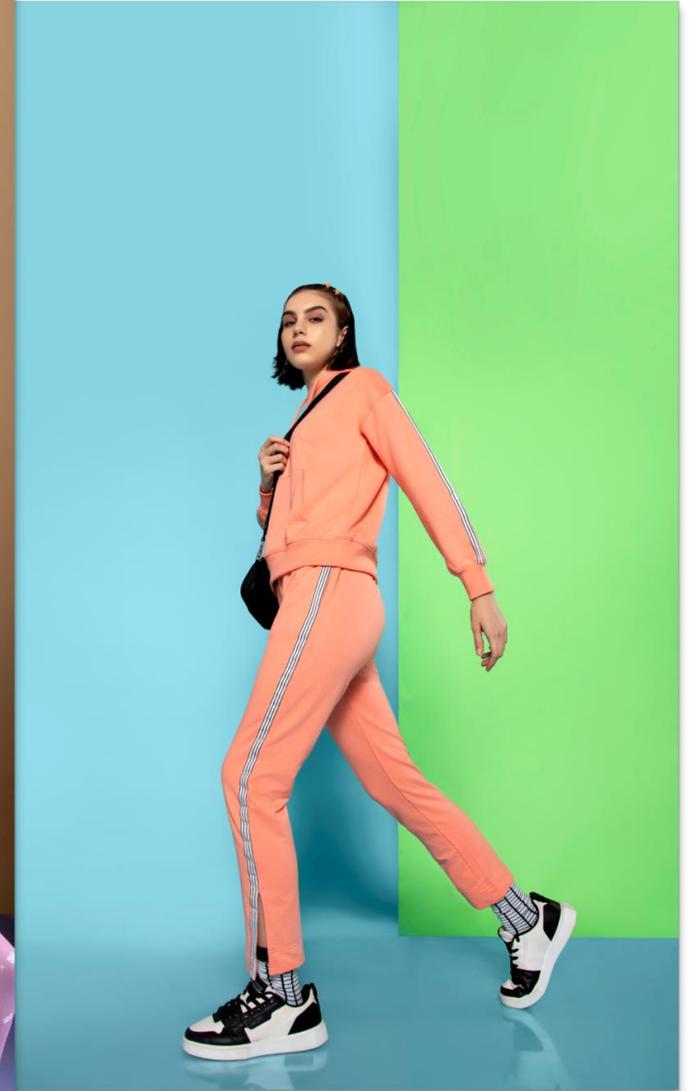
# About Our Brands - Fyltr

neobrand

- ❖ Achieved the status of an “Amazon Top Brand” within a short span of time
- ❖ A casual brand offering a wide range of options in solid colours
- ❖ A range of T-shirts, Shirts, Tops, Shorts, Khakis and more for both men and women with more than 220 style colors
- ❖ Colours and fits tailored to Indian consumers’ palette and body types
- ❖ Priced between INR 399 to 999
- ❖ Available exclusively on amazon at the brand store [amazon.in/fyltr](https://amazon.in/fyltr)

fyltr





## About Our Brands – Pump'd

- ❖ Achieved the status of an “Amazon Top Brand” within a short span of time
- ❖ Active wear brand with over 150 style colors
- ❖ Tank tops, workout t-shirts, leggings, track pants, capris and more for men and women
- ❖ Made with new age fabrics that are both soft & lightweight
- ❖ Priced between INR 299 to 899
- ❖ Available exclusively on amazon at the brand store [amazon.in/pumpd](https://amazon.in/pumpd)





## Licensing – Range of Biking Lifestyle Inspired t-shirts



# Neobrand : New brands, new beginnings

neobrand





India's no. 1 electric motorcycle company for 6 years

# Revolt RV400 BRZ – A new addition to the Indian Streets



## Battery

Lithium Ion (removable)  
3.2kWh

## Price

Attractively priced at Rs.  
1.38 lakhs onwards

## Motor

3KW (Mid drive)  
85 kmph with max torque of 50Nm  
3 modes (Eco, Normal, and Sports)

## Charging time

0-75% in 3 hours  
0-100% in 4.5 hours  
Detachable battery,  
charging does not require  
a docking station

## Range 150kms



Rebel Red

## Colors

-  Lunar Green  
(Matte Finish)
-  Pacific Blue  
(Matte Finish)
-  Cosmic Black
-  Rebel Red
-  Dark Silver

# Revolt RV400 BRZ – Two colors with premium Matte finish



Lunar Green



Pacific Blue

# Revolt RV400 BRZ – In five fabulous colors



Dark Silver



Cosmic Black

# RV400 in Lightning Yellow– New color launched



**INDIA'S NO.1  
ELECTRIC BIKE**

THE RV400 IN  
**LIGHTNING  
YELLOW**

◀ **BOOK NOW** ▶

# RV400 in Eclipse Red – New color launched



# RV 400, India's most advanced AI enabled, nextgen electric motorcycle



## Key technical features

Mobile touch-based operations: Start, Stop, Locate, Lock, Unlock, Hazard alert, Geofencing

Geofencing alerts

Historical ride data – past rides, kilometres, routes, battery usage etc.

High strength cradle frame

Centre of Gravity & Weight distribution/ strategically positioned battery pack

Voice command-based bike operations - start, stop, find my bike, hazard alert

Battery status on mobile app

Customized 4 Engine Sounds to suit your mood

USD (Upside Down) front forks suspension used only in premium bikes.

State of art Ergonomics and Adjustable riding positions

Entire remote key is now on mobile

Charging status on mobile app

Artificial Intelligence

Adjustable rear monoshock

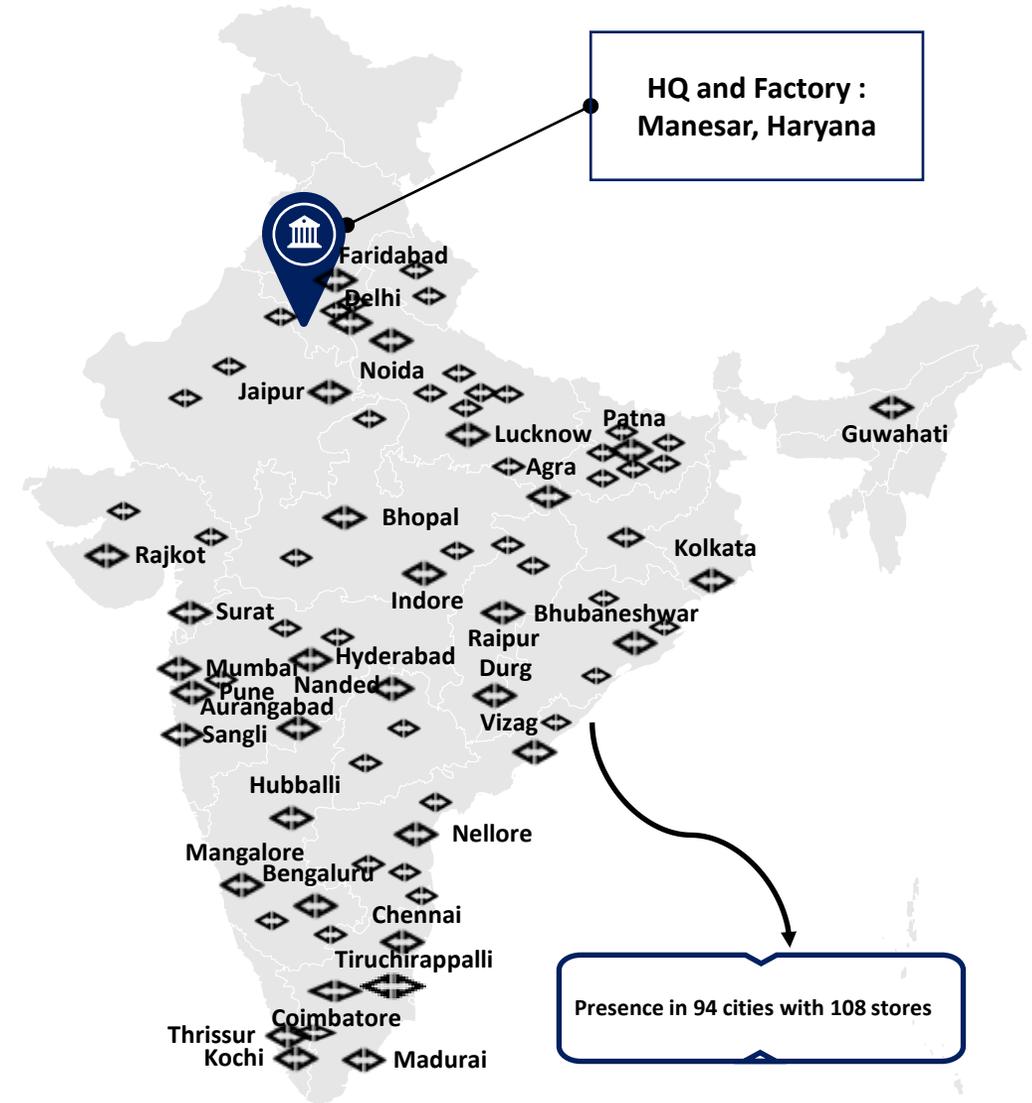
Ground clearance/ 215mm highest in the segment

More than 16.3 million data points captured and processed on AI engine from more than 375 million+ kms driven on Revolt bikes

# Aggressive growth in dealerships



- ❖ Increased the dealer stores to 108, signed up another 84 dealerships that are in process of being activated, aggregating to 192 stores
- ❖ Reach has now expanded to 94 cities, with presence in 20 states across the country
- ❖ With the growing demand for electric vehicles across the country, there is potential to add 5 times more dealerships that can cater to the needs of the ever-expanding customer base, as well as offer a platform for prospective buyers to explore and experience Revolt Motors' cutting-edge products first hand.



# 108 dealers across the country – growing at an exponential pace



# Continues to increase brand reach through digital media



revoltmotorsin Sponsored

REVOLT

INDIA'S NO.1 EV BIKE

**OWN INDIA'S NO.1 ELECTRIC BIKE. @JUST ₹ 2,999 PER MONTH.**

Book Now >

Book Now >

REVOLT

Revolt Motors Suggested for you · Sponsored (Demo)

Own India's No.1 Electric Bike Revolt RV-400 at just ₹2,999 per month. ...see more

INDIA'S NO.1 ELECTRIC BIKE

THE RV400 IN LIGHTNING YELLOW.

Book India's No.1 Electric B... Form on Facebook

Book Now

REVOLT

Revolt Motors Suggested for you · Sponsored (Demo)

Own India's No.1 Electric Bike Revolt RV-400 at just ₹2,999 per month. ...see more

INTRODUCING INDIA BLUE - RV400 CRICKET SPECIAL EDITION

<BOOK NOW>

Revolt RV400, Ride in Style,... Form on Facebook

Book Now

# Innovative marketing for our new variant model RV400 BRZ



**REVOLT**

**THE FUTURE?  
PRESENT.**

**REVOLT**

**RV400  
BRZ**

**ALL NEW  
RV400 BRZ**

**INDIA'S NO.1 ELECTRIC BIKE**

**ALL NEW RV400 BRZ**

**REVOLT**

**RV400  
BRZ**

**₹ 1.38L\* ONWARDS**

**BOOK NOW**

\*T&C Apply

**INVENTION IS  
REBELLION**

**REVOLT**

**INDIA'S NO.1 ELECTRIC BIKE**  
ALL NEW **RV400 BRZ**  
₹ 1.38L\* ONWARDS  
**BOOK NOW**

**INDIA'S NO.1 ELECTRIC BIKE**  
ALL NEW **RV400 BRZ**  
₹ 1.38L\* ONWARDS  
**BOOK NOW**

\*T&C Apply

**THE FUTURE?  
PRESENT.**

INTRODUCING  
THE ALL NEW **RV400 BRZ**

- 450 KM RANGE\*
- FULL CHARGE IN 4.5 H
- 85 KMPH TOP SPEED

A PIECE OF TOMORROW FOR THE STREETS OF TODAY //  
RV400 BRZ WAS INVENTED FOR THE URBAN RIDER //  
A POWERFUL TASTE OF THINGS TO COME //

**OUT IN FIVE SPORTY COLOURS**

**BOOK YOUR BEST TEST RIDE YET!**

₹ 1.38L\* ONWARDS  
EMI STARTING AT ₹2,799\*  
www.revoltmotors.com

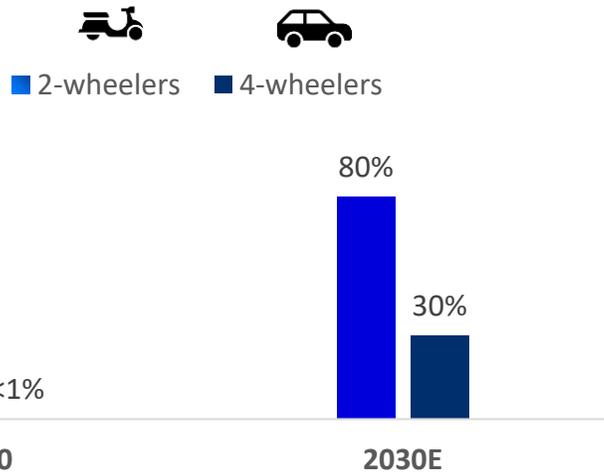
# Hugely favorable Total cost of ownership



Make & Model	Comparable Petrol Bike	Revolt RV400
On Road Price	Rs. 1,00,217	Rs. 1,56,398
Range (Per litre & per full charge)	50	150
Fuel Cost(Per litre petrol and per unit power)	Rs. 105	Rs. 32.4
Per km Fuel Cost	2.1	0.22
Range covered in 5 years (in kms) - Assuming 50 kms per day	91,250 km	91,250 km
Fuel Cost for 5 years	Rs. 1,91,625	Rs. 20,075
Total Cost	Rs. 2,91,842	Rs. 1,76,473

**Total Cost of ownership of petrol bike is 65% more expensive than Revolt RV400**

## India's EV penetration



EV sales in India recorded Y-o-Y 93% growth in FY2023 to reach 8.3 lakhs unit

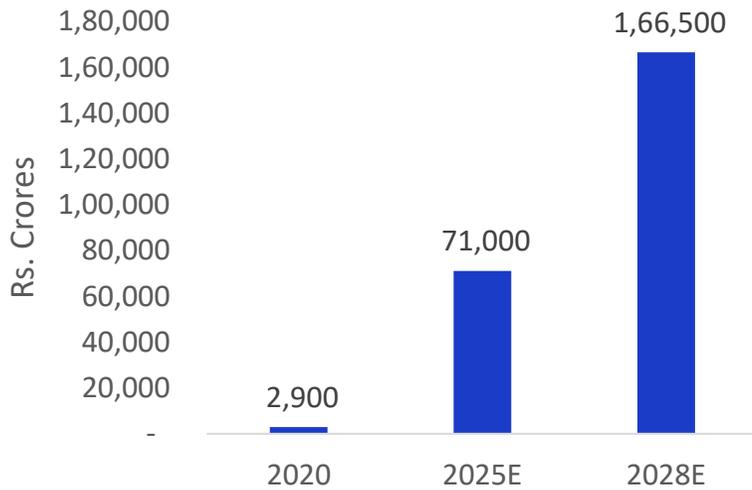
- Domestic Market for 2Ws is huge, and expected to double by 2030E; 70% of all 2Ws sold are Motorcycles
- EV Penetration is expected to reach 80% by FY'30E – translating to ~17 million units' sales
- Upfront costs of EV continue to go down with advancements in battery technology and economies of scale

India tracking tremendous scale up in electric two-wheeler sales during this decade



**Sky-High Opportunity**





**Market Size :**  
Drone market is projected to be Rs. 1,66,500 by FY2028.

**Global Hub:**  
Govt. aims to create India a global hub by 2030 for not only drone manufacturing, but also drone service sector.

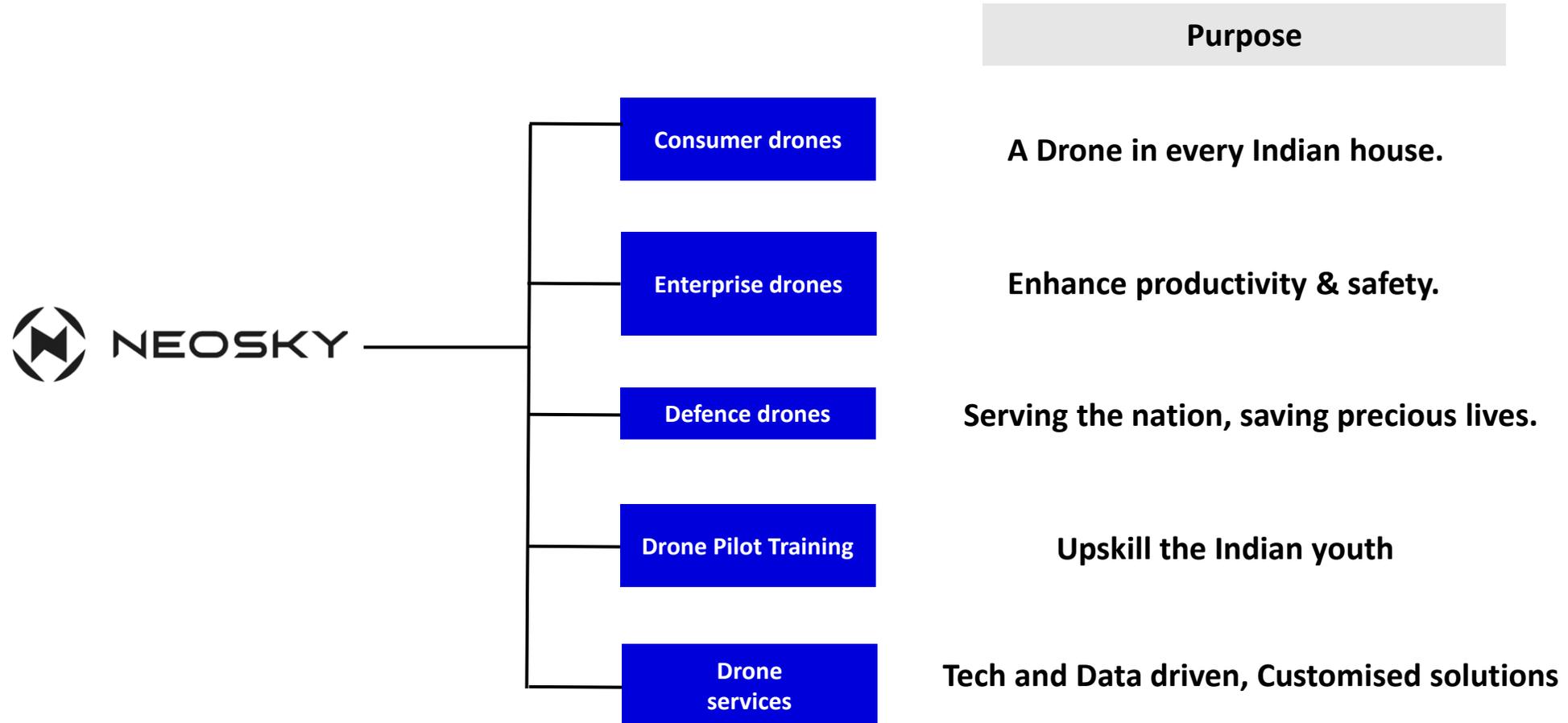
**Exports:**  
Drone Market (including exports) is projected to be Rs 1,94,000 crores by FY 2028.

**Preference:**  
Drones from China pose data related security concerns. Hence sourcing from alternative countries is expected to increase

**Revenue Projection:**  
Civil aviation ministry expects the industry to achieve Rs 120-150 billion turnover cumulatively by 2026.

**Non Defence Applications:**  
Drone applications in non-defence sectors is on the rise due to govt. initiatives

**Drone Market Growth**



NeoSky's vision is to provide full 360-degree drone solutions to customers with Drones as a Product (DAAP - drone hardware), Drone As a Service (DAAS – drone service solutions) and Software as a service (SAAS – drone software)

## Nimble-i now comes with Day & Night surveillance capabilities

- ❖ Nimble-i currently only has a Day Surveillance (EO) variant with 4K Imaging capability
- ❖ Introducing an enhanced Nimble-i with Day & Night (EO+IR) Surveillance capabilities
- ❖ Light weight. Under 1.8kgs of weight
- ❖ Nimble-i also comes with enhanced endurance of 30 minutes
- ❖ Single person operations
- ❖ Easy to deploy & operate. Deploy within 5 minutes
- ❖ Launching & Retrieving from your palm



Nimble-I EO+IR

## DOPO scaling up after 'Type Certification'

- ❖ DOPO, land mapping drone got DGCA-Type Certification
- ❖ The customer acceptance for DOPO increased significantly after it received the DGCA-certification
- ❖ DOPO can map around 1.5 Sq kms in a single flight and can fly up to 60mts. A great product for customers involved in Land Mapping
- ❖ DOPO comes with a PPK kit. Also available in multiple variants for Disaster management, Inspection & Crop analytics



DOPO

# 'Namo Drone Didi' training at NeoSky, a scheme launched by honorable Prime Minister, in Nov 23

- ❖ Hon'ble Prime Minister launched 'Namo Drone Didi' scheme in November 2023
- ❖ A total of 15,000 women from 'Self Help Groups' will be part of this scheme in the next 3 Years
- ❖ NeoSky training Drone Didi's at its drone training centre
- ❖ Women between the age of 20 to 50 Yrs are currently getting hands-on training
- ❖ This training needs more hands-on experience, communicating in the local language so that the Didi's are equipped with drone flying at the end of this program



# 'Namo Drone Didi' training at NeoSky



# Neosky Drones used for law enforcement, forests & Inspection





**TACT**

- ❖ Surveillance, Disaster management
- ❖ Endurance of up to 60 minutes
- ❖ Live transmission is 15 kilometres
- ❖ Cruise speed of 24 meters / second
- ❖ Customisable payloads (Camera, Sensors) up to 2kg



**DOPO**

- ❖ DGCA-Type Certified.
- ❖ Survey, Mapping, Inspection, Disaster management.
- ❖ 4.7kgs. Endurance up to 49mts.
- ❖ Mapping 1.5 Sq kms in a single flight.
- ❖ Temperature up to 50\* C.
- ❖ 32,000mAh battery.
- ❖ ADTi camera.



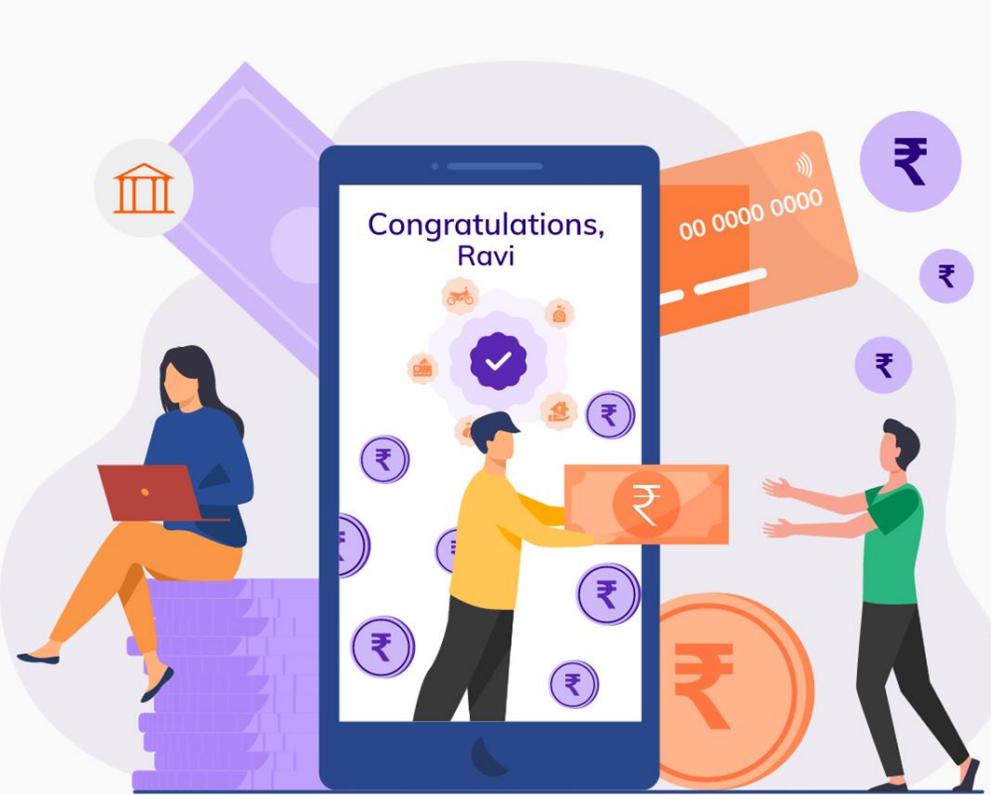
**L07, L10, L15, L20**

- ❖ Cargo delivery
- ❖ Payload of up to 20 kgs
- ❖ Endurance up to 30 minutes.
- ❖ Max launch altitude 3500 meters above MSL
- ❖ Live transmission of 15 kilometre Autonomous-mode option
- ❖ In-built fail-safe features
- ❖ Pre-flight checks



**Nimble-i**

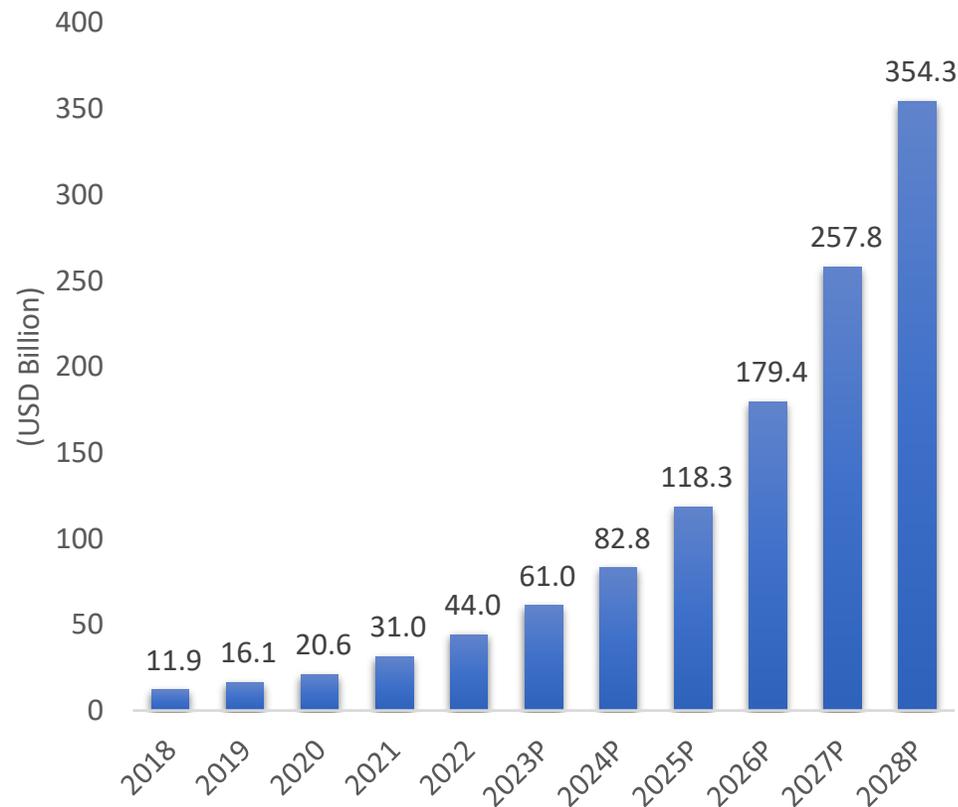
- ❖ Surveillance, Private security
- ❖ Light weight. Under 1.8 kgs
- ❖ Endurance of up to 30 minutes
- ❖ Live transmission is 3 kilometres
- ❖ Day , Night / Thermal payloads available
- ❖ Single person operations



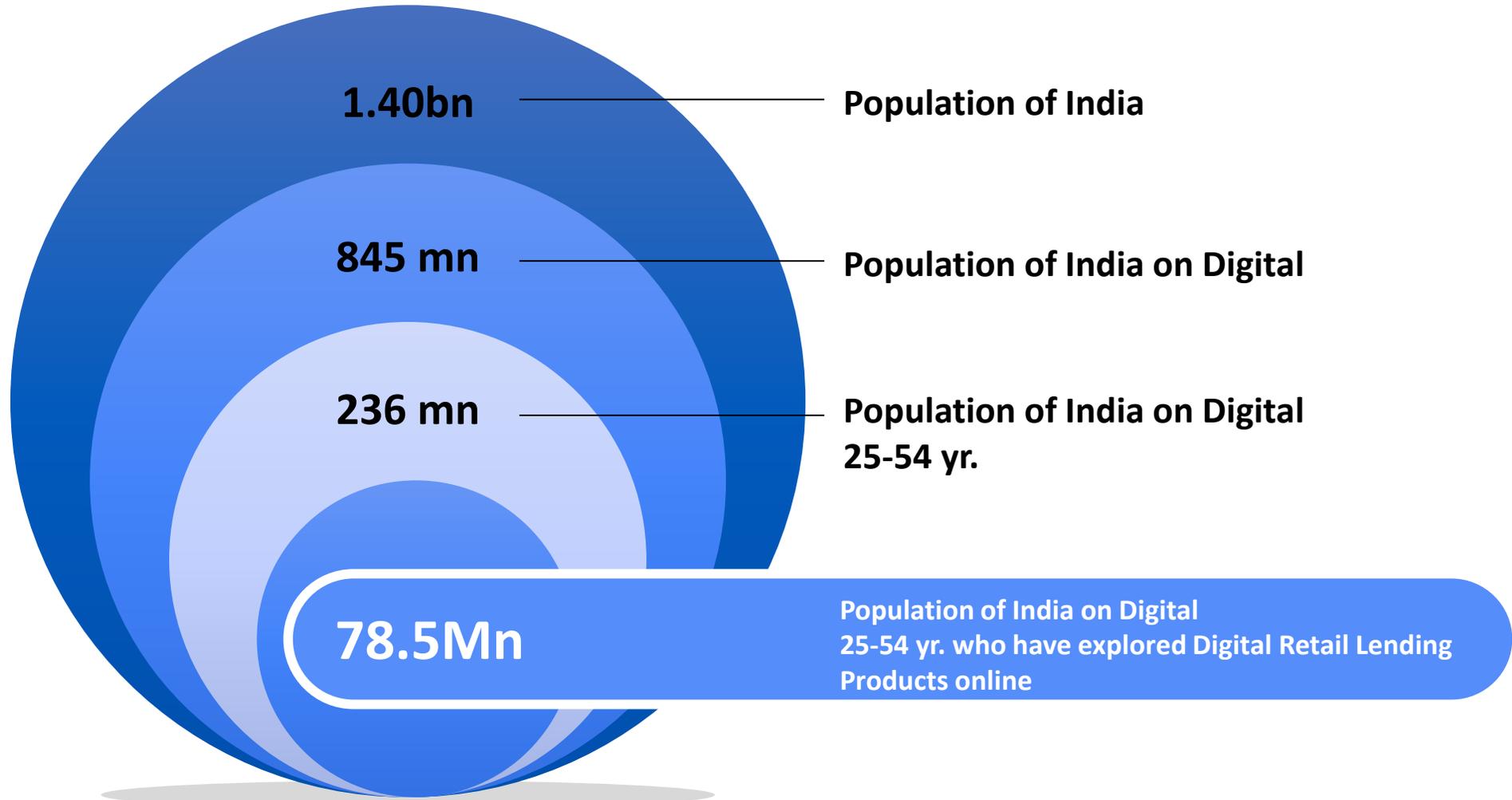
India's premier, all-digital, one-stop financial solution provider

# Fintech Market opportunity

- ❖ Fintech industry is expected to grow at 42% CAGR from 2022 -28, crossing USD 350 billion
- ❖ India’s Fintech industry has significant market potential due to low penetration of financial services in remote areas, rise in digital adoption and government initiatives
- ❖ The retail credit market for new to credit customers has crossed 550 USD Billion and is expected to continue to grow in the coming years on the back of financial inclusion initiatives, quick credit approvals and customised loan products
- ❖ This growth is supported by an increase in availability of smartphones and internet connectivity, which has expanded access to digital platforms, making it easier for consumers to avail digital credit services
- ❖ In FY2022, digital retail credit crossed 250 USD billion indicating CAGR of 46.2% over CY2018. The total addressable market for digital retail credit is substantial and continues to grow.



**Fintech Market Growth**

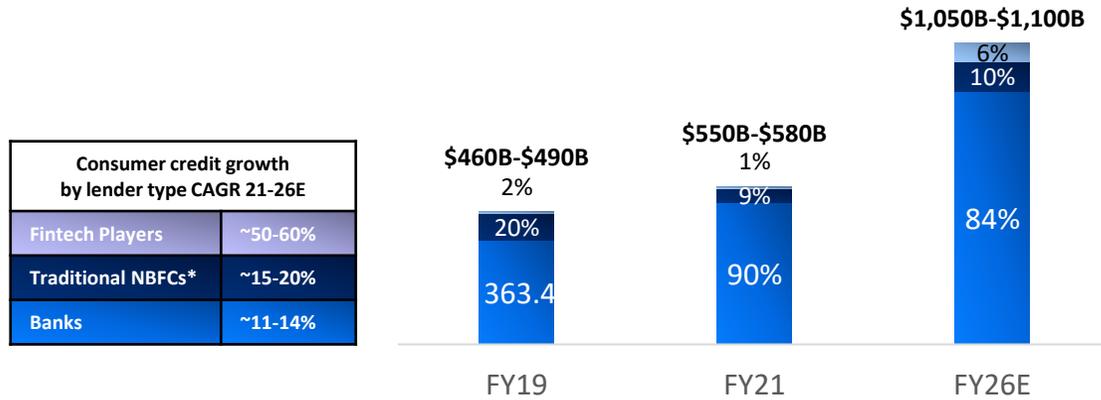


**India uniquely poised to realize democratization in Financial Services**

# Opportunity is ripe for digital first models

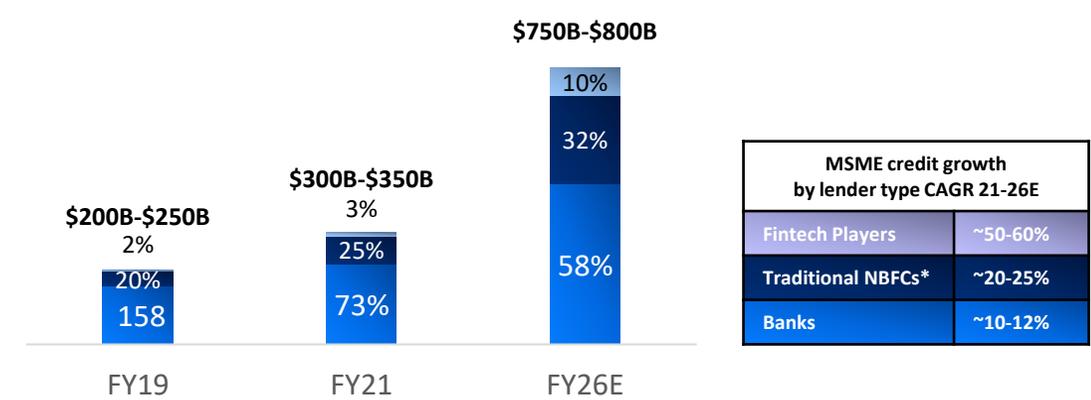
Consumer credit to grow at approximately 13% CAGR, partially contributed by growth in Fintech

Consumer credit - split by lender type (\$B)



NBFCs\* & Fintechs^ to play role in increasing share of formal credit across MSME segments

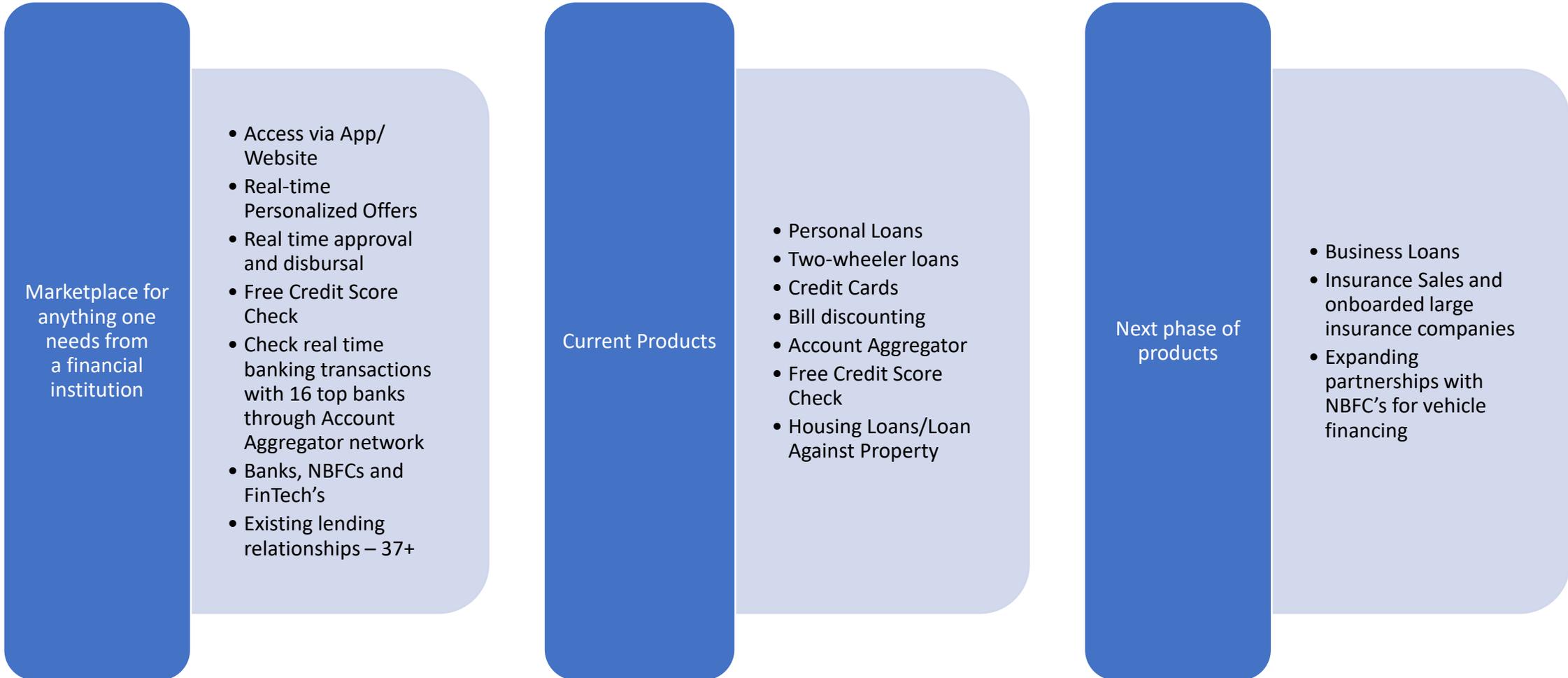
MSME credit - split by lender type (\$B)



■ Banks ■ Traditional NBFCs\* ■ Fintech players

\*Non-Banking Financial company

^Fintech NBFC lenders such as Lendingkart



**Wefin will identify up-selling and cross selling opportunities for a wide customer base and create financial ecosystem opportunities with enhanced customer experience**

## Actualizing the opportunity

- ❖ 37+ relationships with banks, NBFCs and Fintech integrated with Wefin
- ❖ Wefin provides two-wheeler loans for 34 OEMs having 1,444 models
- ❖ Registered Customers : 4,28,250+
- ❖ Number of Loans Disbursed till date: 32,170+
- ❖ Loan Disbursal Value till date: Rs. 500 crores+
- ❖ Integrated with Account Aggregator Network 7385 Real time banking transactions with 16 banks already live

### Strengths of Wefin's business model

- No Capital at risk
- Progress at the speed of a click
- Built for sustained scale up
- Web aggregation at core



and many more.....



Residual equity in historical business





Fully functional, Amravati asset running profitably

Robust operational metrics

Current position in MOD stack ensures high PLF

Assured raw material linkages offer insurance against fluctuations

- ❖ The Company continues to demonstrate strong financial performance
- ❖ **Company clocked total income of Rs. 2730 Cr in 9M FY 24 against Rs. 2586 Cr in 9M FY 23**
- ❖ **EBITDA of Rs 263 Cr in Q3 FY 24 against Rs 203 Cr in Q2 FY 24; increase of 29%**
- ❖ Amravati Plant remains **amongst the best performing plants in Maharashtra** having achieved 80% PLF and 83% Availability in 9M FY24
- ❖ Company has initiated sell of surplus power up to 28MW after procuring the requisite approval from 15<sup>th</sup> Jan 2024 onwards
- ❖ In aggregate, Company has paid **Rs 3,955 Cr** (Principal and Interest) since Jan 2020
- ❖ Current Standalone Net worth is Rs 5,674 Cr as on **31st December 2023**
- ❖ During the quarter, CRISIL has rated outstanding debt of the company at **BBB-** and working Capital at A3

## Investor connect

Investor-relations@rattanindia.com  
davinder.dogra@rattanindia.com



**RattanIndia**  
ENTERPRISES

**Thank You**